(b) whether it is also a fact that customers get fake currencies from those banks where the responsibility of putting rupees in ATMs is entrusted with private agencies;

(c) if so, the steps taken by banks in this regard during the last one year and the action taken against the private agencies; and

(d) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) In terms of 7th Schedule to the Constitution of India, law and order being a State subject, State Govts/UT administrations are primarily responsible for prevention, detection, registration and investigation of crime including counterfeiting of currencies and for prosecuting the criminals through the machinery of their law enforcement agencies. However, Central Government supports the State Governments in their endeavours to investigate serious crimes. As per information compiled by the National Crime Records Bureau, during the year 2007, a total of 303988 currency notes of different denominations amounting to a total of Rs.8,05,90,815/- were reported recovered and seized in the country.

(b) Reserve Bank of India has reported that although very few instances of counterfeit notes getting dispensed through ATMs have been reported, no relationship has been established between the customers getting the counterfeits from those banks whose ATMs are sourced by private agencies.

(c) and (d) The Reserve Bank of India has issued instructions to all the banks to put in place proper systems to ensure that counterfeit banknotes are not dispensed through ATMs or across the exchange counters.

Purchase of houses under DRI

1627. SHRI M.V. MYSURA REDDY: Will the PRIME MINISTER be pleased to state:

(a) whether Government is extending financial assistance to purchase homes at concessional rate of 4 per cent to low income groups in the country under Differential Rate of Interest (DRI);

(b) if so, the details of Scheme;

(c) whether it is also a fact that loan provided under DRI is only Rs.20,000/-;

(d) whether there is any plan to increase the loan amount provided under DRI to Rs.1 lakh from Rs.20,000/-;

(e) if not, the reasons therefor; and

(f) the number of beneficiaries under DRI in Andhra Pradesh for the last three years, year-wise and district-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (c) Banks provide housing loan upto Rs.20,000/- at 4% interest to eligible borrowers under Differential Rate of Interest (DRI) Scheme. The main features of the scheme are as under:

1. **Eligibility criteria:**

(i) Annual family income (revised in 2008-09) of Rs.18,000/- in rural areas and Rs.24,000/- in urban and semi-urban areas;

(ii) Size of land holding should not exceed one acre of irrigated land and 2.5 acre of unirrigated land. In case of SC/ST, irrespective of size of land holding.

2. **Quantum of loan (revised in 2007-08):**

(i) Rs.15,000/- for engaging in productive and gainful activities,

(ii) Rs.20,000/- housing loan.

3. **Rate of interest: 4 per cent.**

4. **Lending target** : One per cent of total advances outstanding of the bank as at the end of the previous year.

Pursuant to Budget Announcement 2008-09, the beneficiaries of Indira Awas Yojana can also avail housing loan upto Rs.20,000/- under DRI Scheme.

(d) No, Sir.

(e) The eligible borrowers under the scheme are from low income group and the loan limit is fixed as per repaying capacity.

(f) As reported by Reserve Bank of India, the number of accounts and the amount outstanding for the years ending March 2005, March 2006 and March 2007 is as given below :

Year (As at the end of March)	2005	2006	2007
No. of accounts	94088	31858	18429
Amount outstanding (Rs. in thousands)	3033031	4241829	5358327

However, district-wise information in this regard is not available.

Loan waiver burden for PSUs

1628. MS. SUSHILA TIRIYA: Will the PRIME MINISTER be pleased to state:

(a) whether it is a fact that the Public Sector Units have to bear the farmer loan waiver burden; and

(b) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) Agricultural Debt Waiver and Debt Relief Scheme, 2008 provides that the lending institutions would not claim from the Central Government, nor recover from the farmer, (i) interest in excess of the principal amount, (ii) unapplied interest, (iii) penal interest, (iv) legal charges, (v) inspection charges and (vi) miscellaneous charges, etc. All such interest/charges, which form a small part of the loan waived, would be borne by the lending institutions.

The Government of India would reimburse the entire remaining amount of debt waiver and debt relief to the lending institutions in four annual instalments. The Government has also decided to pay interest on the 2nd, 3rd and 4th instalments of the reimbursable claims of ths lending institutions from the date of the payment of the 1st instalment. The 1st instalment of Rs. 25,000 crore has already been released by the Government.